

AMENDMENT TRANSMITTAL LETTERDocket No.
320529195US4Application No.
10/814,800-Conf. #4936Filing Date
March 31, 2004Examiner
F. PoinvilArt Unit
3696

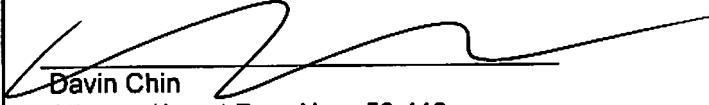
Applicant(s): Kathleen Tyson-Quah

Invention: REDUCING RISK IN A PAYMENT-BASED TRANSACTION BY RETURNING PAYMENT
AUTORIZING INSTRUCTIONS TO A PAYMENT QUEUE FOR LATER RE-EVALUATION**TO THE COMMISSIONER FOR PATENTS**

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

| CLAIMS AS AMENDED | | | | | |
|--|----------------------------------|--------------------------------|-----------------------------|----------|------|
| | Claims Remaining After Amendment | Highest Number Previously Paid | Number Extra Claims Present | Rate | |
| Total Claims | 32 | - 32 = | 0 | x 52.00 | 0.00 |
| Independent Claims | 3 | - 3 = | 0 | x 220.00 | 0.00 |
| Multiple Dependent Claims (check if applicable) <input type="checkbox"/> | | | | | |
| Other fee (please specify): | | | | | |
| TOTAL ADDITIONAL FEE FOR THIS AMENDMENT: | | | | | 0.00 |

 Large Entity Small Entity No additional fee is required for this amendment. Please charge Deposit Account No. _____ in the amount of \$ _____. A check in the amount of \$ _____ to cover the filing fee is enclosed. Payment by credit card. Form PTO-2038 is attached. The Director is hereby authorized to charge and credit Deposit Account No. 50-0665 as described below. Credit any overpayment. Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.
Davin Chin
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